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**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3621**

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3031-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Mayur MANIAR et al.) Group Art Unit: 3621
Application No.: 09/651,320) Examiner: B. Bayat
Filed: August 31, 2000) Confirmation No. 3899
For: METHOD FOR ESTABLISHING A)
CREDIT LIMIT)

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Final Office Action mailed July 5, 2005, Applicants responds as follows:

Remarks/Arguments begin on page 2 of this paper.